

EB BL 01/15/1998 Employee benefits in Medium and Large Private Establishments, 1995 Tables only, Chapter 9: Benefits by selected characteristics. The bulletin will be out later this year.

Table 172. Summary: Participation(1) in selected employee benefit programs, full-time employees, by geographic region, medium and large private establishments, 1995
(In percent)

Benefit	Northeast	South	North Central	West
Paid time off:				
Holidays.....	91	88	91	86
Vacations.....	96	96	96	93
Personal leave.....	40	18	18	14
Funeral leave.....	85	74	86	77
Jury duty leave.....	93	83	89	74
Military leave.....	51	39	48	41
Family leave.....	3	1	1	2
Unpaid family leave.....	87	87	80	81
Disability benefits(2):				
Paid sick leave.....	68	55	47	69
Short-term disability.....	79	46	59	28
Long-term disability insurance.....	45	39	43	45
Survivor benefits:				
Life insurance.....	90	84	92	83
Accidental death and dismemberment.....	64	60	78	65
Survivor income benefits...	1	2	13	7
Health care benefits:				
Medical care.....	82	73	78	75
Dental care.....	62	46	58	66
Vision care.....	27	14	25	38
Outpatient prescription drug coverage.....	81	70	75	73
Retirement income benefits:				
All retirement(3).....	83	77	80	80
Defined benefit.....	61	44	57	49
Defined contribution(4)....	52	56	52	62
Savings and thrift.....	36	40	38	52
Deferred profit sharing..	10	14	15	10
Employee stock ownership.	3	6	5	7
Money purchase pension...	10	4	11	5

Stock bonus.....	(5)	3	2	(5)
Simplified employee pension.....	(5)	1	(5)	(5)
Other.....	1	(5)	(5)	3
Cash or deferred arrangements (401(k) plans):				
With employer contributions	36	44	46	57
Salary reduction.....	36	43	43	56
Savings and thrift(6).. Deferred profit sharing	30 4	37 5	33 7	50 4
Other.....	2	1	3	2
Deferral of profit sharing allocation.....	(5)	2	3	(5)
Other(7).....	(5)	(5)	(5)	1
No employer contributions..	10	8	10	9

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 173. Other benefits: Eligibility for specified benefits, full-time employees, by geographic region, medium and large private establishments, 1995
(In percent)

Benefit	Northeast	South	North Central	West
Income continuation plans:				
Severance pay.....	41	30	36	36
Supplemental unemployment benefits..	1	1	10	1
Family benefits:				
Employer assistance for child care(1).....	12	7	5	8
Employer provided funds.....	6	4	1	5
On-site child care....	6	3	2	4
Off-site child care...	3	1	(2)	1
Adoption assistance.....	11	7	8	20
Long-term care insurance	9	6	4	7
Flexible workplace.....	2	2	4	1
Health promotion programs:				
Wellness programs.....	34	33	38	29
Employee assistance programs.....	60	51	63	61
Fitness center.....	24	15	12	27
Miscellaneous benefits:				
Job-related travel accident insurance.....	47	37	39	46
Nonproduction bonuses...	38	38	39	42
Subsidized commuting....	4	3	3	10
Education assistance:				
Job-related.....	68	61	67	64
Not job-related.....	25	17	15	16
Section 125 cafeteria benefits(3):.....	55	59	53	52
Flexible benefit plans..	14	12	9	15
Reimbursement plans.....	37	38	40	35
Premium conversion plans	4	8	4	2

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Less than 0.5 percent.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 174. Summary: Participation(1) in selected employee benefit programs, full-time employees in goods-producing industries, medium and large private establishments, 1995
(In percent)

Benefit	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Paid time off:				
Holidays.....	95	99	99	93
Vacations.....	96	99	100	94
Personal leave.....	16	21	22	13
Funeral leave.....	82	88	81	80
Jury duty leave.....	83	91	82	81
Military leave.....	53	76	56	45
Family leave.....	1	4	3	1
Unpaid family leave.....	87	93	91	85
Disability benefits(2):				
Paid sick leave.....	40	72	66	25
Short-term disability.....	68	60	59	72
Long-term disability insurance.....	36	57	53	26
Survivor benefits:				
Life insurance.....	93	97	97	91
Accidental death and dismemberment.....	74	78	80	71
Survivor income benefits...	9	13	8	8
Health care benefits:				
Medical care.....	84	83	81	84
Dental care.....	58	73	61	53
Vision care.....	22	32	19	19
Outpatient prescription drug coverage.....	81	81	80	82
Retirement income benefits:				
All retirement(3).....	86	90	86	84
Defined benefit.....	62	67	63	61
Defined contribution(4)....	58	75	65	51
Savings and thrift.....	44	61	54	37
Deferred profit sharing..	14	17	14	13
Employee stock ownership.	6	6	4	6
Money purchase pension...	5	7	4	4
Simplified employee pension.....	(5)	1	-	(5)
Other.....	2	4	1	2
Cash or deferred arrangements (401(k) plans):				

With employer contributions	52	71	61	45
Salary reduction.....	50	68	58	42
Savings and thrift(6)..	40	57	47	33
Deferred profit sharing	7	6	8	7
Other.....	3	5	3	2
Deferral of profit sharing allocation.....	3	3	3	2
No employer contributions..	11	16	7	10

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

Table 175. Other benefits: Eligibility for specified benefits, full-time employees in goods-producing industries, medium and large private establishments, 1995
(In percent)

Benefit	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Income continuation plans:				
Severance pay.....	40	68	59	28

Supplemental unemployment benefits..	7	3	2	8
Family benefits:				
Employer assistance for child care(1).....	4	11	3	1
Employer provided funds.....	3	10	2	1
On-site child care....	2	6	1	-
Off-site child care...	1	1	(2)	(2)
Adoption assistance.....	12	26	12	8
Long-term care insurance	5	10	7	3
Flexible workplace.....	1	1	1	1
Health promotion programs:				
Wellness programs.....	39	55	40	34
Employee assistance programs.....	61	80	59	55
Fitness center.....	17	37	18	10
Miscellaneous benefits:				
Job-related travel				
accident insurance.....	46	76	52	35
Nonproduction bonuses...	47	48	47	46
Subsidized commuting....	5	13	6	2
Education assistance:				
Job-related.....	68	86	72	61
Not job-related.....	20	30	22	16
Section 125 cafeteria benefits(3):.....	51	77	63	40
Flexible benefit plans..	11	25	12	6
Reimbursement plans.....	34	48	44	28
Premium conversion plans	5	4	7	5

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Less than 0.5 percent.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 176. Summary: Participation(1) in selected employee benefit programs, full-time employees in service-producing industries, medium and large private establishments, 1995
(In percent)

	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
All employees			

Paid time off:

Holidays.....	85	82	92	81
Vacations.....	96	95	99	93
Personal leave.....	26	26	36	17
Funeral leave.....	79	81	86	70
Jury duty leave.....	86	91	91	77
Military leave.....	39	51	43	23
Family leave.....	2	3	2	1
Unpaid family leave.....	82	87	85	74

Disability benefits(2):

Paid sick leave.....	70	74	80	57
Short-term disability.....	44	42	51	39
Long-term disability insurance.....	46	62	53	26

Survivor benefits:

Life insurance.....	83	91	88	72
Accidental death and dismemberment.....	62	66	63	58
Survivor income benefits...	4	3	3	5

Health care benefits:

Medical care.....	72	78	75	64
Dental care.....	55	63	56	48
Vision care.....	25	27	23	26
Outpatient prescription drug coverage.....	70	75	73	62

Retirement income benefits:

All retirement(3).....	76	85	85	60
Defined benefit.....	46	47	53	37
Defined contribution(4)....	54	63	63	36
Savings and thrift.....	39	45	45	26
Deferred profit sharing..	12	13	15	7
Employee stock ownership.	5	5	7	2
Money purchase pension...	9	16	6	6
Stock bonus.....	2	2	4	1
Simplified employee pension.....	1	1	1	(5)
Other.....	(5)	(5)	(5)	(5)

Cash or deferred arrangements
(401(k) plans):

With employer contributions	41	48	48	28
Salary reduction.....	40	47	47	27
Savings and thrift(6)..	35	41	41	24
Deferred profit sharing	4	4	6	2

Other.....	1	2	1	1
Deferral of profit sharing allocation....	1	1	1	1
Other(7).....	(5)	1	(5)	(5)
No employer contributions..	8	12	8	5

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

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7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 177. Other benefits: Eligibility for specified benefits, full-time employees in service-producing industries, medium and large private establishments, 1995
(In percent)

Benefit	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Income continuation plans:				
Severance pay.....	32	38	40	20
Supplemental				

unemployment benefits..	2	(1)	1	4
Family benefits:				
Employer assistance for child care(2).....	10	17	8	6
Employer provided funds.....	4	6	5	2
On-site child care....	5	9	3	3
Off-site child care...	2	3	2	1
Adoption assistance.....	10	14	12	4
Long-term care insurance	7	7	10	5
Flexible workplace.....	3	6	2	(1)
Health promotion programs:				
Wellness programs.....	31	44	30	19
Employee assistance programs.....	56	69	60	40
Fitness center.....	19	28	16	16
Miscellaneous benefits:				
Job-related travel				
accident insurance.....	38	50	46	21
Nonproduction bonuses...	34	37	36	30
Subsidized commuting....	4	6	5	3
Education assistance:				
Job-related.....	63	75	64	50
Not job-related.....	17	22	16	14
Section 125 cafeteria benefits(3):.....	58	76	67	33
Flexible benefit plans..	13	17	15	7
Reimbursement plans.....	40	55	46	21
Premium conversion plans	5	4	5	5

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2 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 178. Summary: Participation(1) in selected employee benefit programs, by union status, full-time employees, medium and large private establishments, 1995
(In percent)

Benefit	Union workers	Nonunion workers
Paid time off:		
Holidays.....	92	88

Vacations.....	94	96
Personal leave.....	20	23
Funeral leave.....	86	78
Jury duty leave.....	87	84
Military leave.....	42	45
Family leave.....	1	2
Unpaid family leave.....	82	85
Disability benefits(2):		
Paid sick leave.....	40	64
Short-term disability...	73	47
Long-term disability insurance.....	21	49
Survivor benefits:		
Life insurance.....	90	86
Accidental death and dismemberment.....	75	64
Survivor income benefits.....	10	4
Health care benefits:		
Medical care.....	85	74
Dental care.....	62	55
Vision care.....	38	20
Outpatient prescription drug coverage.....	82	72
Retirement income benefits:		
All retirement(3).....	87	78
Defined benefit.....	79	44
Defined contribution(4)	37	61
Savings and thrift...	23	46
Deferred profit sharing.....	9	14
Employee stock ownership.....	3	6
Money purchase pension.....	5	8
Stock bonus.....	(5)	2
Simplified employee pension.....	-	1
Other.....	1	1
Cash or deferred arrangements (401(k) plans):		
With employer contributions.....	29	50

Salary reduction.....	26	49
Savings and thrift(6).....	20	42
Deferred profit sharing.....	4	5
Other.....	1	2
Deferral of profit sharing allocation..	3	1
Other(7).....	(5)	(5)
No employer contributions.....	10	9

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2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

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determinable for about one-tenth of the employees with savings and thrift plans.

7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 179. Other benefits: Eligibility for specified benefits, by union status, full-time employees, medium and large private establishments, 1995
(In percent)

Benefit	Union employees	Nonunion employees
Income continuation plans:		
Severance pay.....	32	36
Supplemental unemployment benefits..	12	1
Family benefits:		
Employer assistance for child care(1).....	3	9
Employer provided funds.....	1	5
On-site child care....	1	4
Off-site child care... (2)		2
Adoption assistance.....	6	12
Long-term care insurance	7	6
Flexible workplace.....	1	3
Health promotion programs:		
Wellness programs.....	30	35
Employee assistance programs.....	61	57
Fitness center.....	8	22
Miscellaneous benefits:		
Job-related travel		
accident insurance.....	33	44
Nonproduction bonuses...	40	38
Subsidized commuting....	1	6
Education assistance:		
Job-related.....	62	66
Not job-related.....	21	17
Section 125 cafeteria benefits(3):.....	33	62
Flexible benefit plans..	4	15
Reimbursement plans.....	26	42
Premium conversion plans	3	6

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all types of assistance are shown separately.
Therefore, the sums of individual items may
not equal the totals.

2 Less than 0.5 percent.

3 Includes all types of plans under Internal
Revenue Code Section 125. Flexible benefits
plans include reimbursement account features.

Table 180. Summary: Participation(1) in selected employee
benefit programs, part-time employees, medium and large private
establishments, 1995
(In percent)

Benefit	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Paid time off:				
Holidays.....	44	26	54	40
Vacations.....	50	47	50	50
Personal leave.....	13	5	22	8
Funeral leave.....	37	41	44	30
Jury duty leave.....	42	50	40	41
Military leave.....	14	16	16	11
Family leave.....	(2)	(2)	1	(2)
Unpaid family leave.....	42	42	44	39
Disability benefits(3):				
Paid sick leave.....	19	25	21	14
Short-term disability...	16	11	14	19
Long-term disability insurance.....	7	16	10	1
Survivor benefits:				
Life insurance.....	20	33	21	15
Accidental death and dismemberment.....	14	19	16	10
Survivor income benefits.....	1	1	1	(2)
Health care benefits:				
Medical care.....	19	31	20	15
Dental care.....	13	24	12	10
Vision care.....	8	11	9	6
Outpatient prescription drug coverage.....	19	31	21	14
Retirement income				

benefits:

All retirement(4).....	37	53	45	23
Defined benefit.....	22	24	28	15
Defined contribution(5)	24	33	32	13
Savings and thrift...	15	20	23	6
Deferred profit				
sharing.....	6	1	9	5
Employee stock				
ownership.....	(2)	(2)	(2)	(2)
Money purchase				
pension.....	4	13	3	3
Cash or deferred				
arrangements (401(k)				
plans):				
With employer				
contributions.....	17	22	27	7
Salary reduction.....	17	21	26	7
Savings and				
thrift(6).....	14	20	21	5
Deferred profit				
sharing.....	3	(2)	5	2
Other.....	(2)	1	1	(2)
Deferral of profit				
sharing allocation..	(2)	-	1	(2)
Other(7).....	(2)	1	(2)	(2)
No employer				
contributions.....	5	10	4	3

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the individual items because many employees participated in both types of plans.

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7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 181. Other benefits: Eligibility for specified benefits, part-time employees, medium and large private establishments, 1995 (In percent)

Benefit	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Income continuation plans:				
Severance pay.....	10	13	14	5
Supplemental unemployment benefits..	(1)	-	1	(1)
Family benefits:				
Employer assistance for child care(2).....	6	16	4	5
Employer provided funds.....	2	4	1	2
On-site child care....	3	12	1	1
Off-site child care...	2	(1)	1	2
Adoption assistance.....	4	3	7	1
Long-term care insurance	4	2	8	2
Flexible workplace.....	(1)	2	(1)	(1)
Health promotion programs:				
Wellness programs.....	13	32	12	7
Employee assistance programs.....	34	54	39	24
Fitness center.....	13	36	12	6
Miscellaneous benefits:				
Job-related travel				
accident insurance.....	25	22	41	11
Nonproduction bonuses...	19	22	17	19
Subsidized commuting....	1	1	2	1
Education assistance:				
Job-related.....	36	60	37	27
Not job-related.....	7	7	6	8
Section 125 cafeteria benefits(3):.....	19	36	25	7

Flexible benefit plans..	5	12	7	1
Reimbursement plans.....	13	23	18	6
Premium conversion plans	1	1	1	1

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